Exhibit F

US005793302A

United States Patent [19]

Stambler

[11] Patent Number:

5,793,302

[45] Date of Patent:

*Aug. 11, 1998

[54] METHOD FOR SECURING INFORMATION RELEVANT TO A TRANSACTION

[76] Inventor: Leon Stambler, 7803 Boulder La.,

Parkland, Fla. 33067

[*] Notice: The term of this patent shall not extend

beyond the expiration date of Pat. No.

5,267,314.

[21] Appl. No.: 747,174

[22] Filed: Nov. 12, 1996

Related U.S. Application Data

[60] Continuation of Ser. No. 446,369, May 22, 1995, which is a division of Ser. No. 122,071, Sep. 14, 1993, Pat. No. 5,524,073, which is a division of Ser. No. 977,385, Nov. 17, 1992, Pat. No. 5,267,314.

[51]	Int. Cl.6	H04Q 1/00
[52]	U.S. Cl	340/825.34 ; 380/43; 380/45
[52]	Field of Search	340/825 31 825 34:

380/43, 44, 45

[56] References Cited

U.S. PATENT DOCUMENTS

3,609,690	9/1971	Nissman .
3,611,293	10/1971	Constable .
3,657,521	4/1972	Constable.
3,892,948	7/1975	Constable .
3,938,091	2/1976	Atalla et al
4,004,089	1/1977	Richard et al
4,016,405	4/1977	McCune et al
4,186,871	2/1980	Anderson et al
4,198,619	4/1980	Atalla .
4,200,770	4/1980	Hellman et al 380/44
4,208,575	6/1980	Haltof.
4,208,739	6/1980	Lu.
4,223,403	9/1980	Konheim et al.
4,234,932	11/1980	Gorgens .
4,264,782	4/1981	Konheim .
4,264,808		Owens et al
4,268,715		Atalla .
4,281,215	7/1981	Atalla .

(List continued on next page.)

OTHER PUBLICATIONS

Shipley C., "I threw away my checkbook". PC-Computing, vol. 3. No. 11, pp. 112, 114-115, 118-120, Nov. 1990. Iida J., "Electronic Presentment Due for N.Y. Test", American Banker, vol. 157, No. 143, p. 3, Jul. 27, 1992. Torrez A., "Banking Industry Looks at Changing Check Guarantees", The Business Journal-Phoenix & The Valley of the Sun, vol. 9, No. 29, pp. 13-14, May 29, 1989. Sullivan D., "Bank Technology Trick or Treat?", Bankers Monthly, vol. 109, No. 11, pp. 10, 12-14, 18, 20, Nov. 1992. Seidenberg, "Bell Companies Now Testing Smart Card Offering Increased Feature Functionality", Card News, vol. 5, No. 10, pp. 5-6, May 21, 1990. "General Magnaplate Corporation Issues Three-Month Report to Stockholders", PR Newswire, 1 page, Nov. 11, 1992.

Byles T., "More Companies Are Paying Bills Electronically", Journal of Commerce, p. 2B, May 5, 1988. Carreker J.D., "Strides in Electronic Checking Transforming Payment System", vol. 68, No. 3, pp. 18–19, 22, 24,26, 28,30, Mar. 1992.

Primary Examiner—Brian Zimmerman Attorney, Agent, or Firm—Panitch Schwarze Jacobs & Nadel, P.C.

[57] ABSTRACT

A transaction system wherein, when a transaction, document or thing needs to be authenticated, information associated with one or more of the parties involved is coded together to produce a joint code. This joint code is then utilized to code information relevant to the transaction, document or record, in order to produce a variable authentication number (VAN) at the initiation of the transaction. This VAN is thereafter associated with the transaction and is recorded on the document or thing, along with the original information that was coded. During subsequent stages of the transaction, only parties capable of reconstructing the joint code will be able to uncode the VAN properly in order to re-derive the information. The joint code serves to authenticate the parties, and the comparison of the re-derived information against the information recorded on the document serves to authenticate the accuracy of that information.

91 Claims, 15 Drawing Sheets

